

Business profile ...

AFC Mortgage

We asked Meridian business owners to fill out questionnaires about themselves and their work. Some questions were serious, some were just for fun.

Tiffany Hendrix is a native of Meridian. She and her husband, Randal, have two children, 12-year-old Grant and 5-year-old Morgan. The family attends 15th Avenue Baptist Church.

Her business is AFC Mortgage. Right now, it's at 4925 Poplar Springs Drive, but is moving soon to 2705 Old North Hills St.

Hendrix is a member of the Mississippi Association of Mortgage Brokers, the National Association of Mortgage Brokers and the East Mississippi Business Development Corp. She is an affiliate member of the Meridian Board of Realtors, WHJ Timing/Meridian Athletic Association, the MAMB Predatory Lending Task Force and is a former treasurer of the Meridian Restoration Foundation.

By Tiffany Hendrix
special to The Star

My business

- An important role of the mortgage broker is to arrange acceptable financing for our clients' home purchase or refinance. AFC Mortgage offers conventional financing as well as government loans in the form of FHA, VA or USDA Rural Development. Mortgage brokers have access to a variety of lenders and often offer the most choices in loan products.

- How it started? After graduating from Mississippi State University with a bachelor's degree in business and industry, I held various accounting positions over the

I CAN'T IMAGINE

- ▶ A day without hugs and kisses from my children, my cell phone ringing and, oh, of course, taking a loan application.

- ▶ A week without talking to my grandmother, mother or dad, eating guacamole and chips and, oh, of course, closing a loan.

- ▶ A year without spending as much time as possible with my family and friends.



Hendrix

next 15 years — from bookkeeper to staff account to controller.

Personal aspirations and experience, family support and encouragement and a "number crunching" background seemed to be a natural fit to opening my own mortgage business.

Initially, once I passed the brokers exam, I opened my own company in April 2003. Last February, I had the opportunity to own and operate a branch of AFC Mortgage.

- No. of employees: Three

What I think

- I don't know that I can pinpoint the best piece of professional advice I ever received, but if I need any, my father is

the first one I call. His insight, while often comical, is invaluable. Thank you, Daddy, for the love, support and encouragement. I couldn't do it without you, my mom, my grandmother and my husband. If my dad doesn't have the answers, I can always call upon my mentor, Ed Lagman, the owner AFC's home office in Mobile, Ala. His mortgage knowledge far exceeds many in this industry.

- What I look for in employees is someone who is personable, professional, optimistic, enthusiastic and maintains integrity. The one who has been with me the longest is Daphne Bodiford, a loan processor, who has worked for me for one year.

- The best thing that happened at my business this year was joining the affiliation of AFC Mortgage, and purchasing and breaking ground on the lot for my new office building.

- The biggest challenge my business faces in the coming year is community recognition and acceptance. At the present time, on a national level, more than 65 percent of all home mortgages are originated by local mortgage brokers in their community. As a Meridian native, I want to support Meridian with mortgage education and accessible professional advice that will enable many non-homeowners to explore home ownership.

A Letter from Home

- My message for the troops: I don't have employees or immediate family members in the military, but I would like to thank all of those who defend our country — we are so very proud of you!



BRAGGING ON CLAY

Sgt. 1st Class Clay Arthur is from Union. He is a member of the Mississippi Army National Guard's 150th Combat Engineer Battalion. He is shown with his son, Jace, who celebrated his fourth birthday earlier this month. Here is a message from his wife, Holly: "My husband loves his job and all that it stands for. Being in the Army is all Clay has ever wanted to do. How lucky we are to have someone who makes saying 'goodbye' so hard ... We know that God is protecting you while you are in Iraq ... If God brings you to it, he will bring you through it." And, here's one final word from Clay's mother, Anita Arthur, and Big Daddy, Big Momma, Uncle Joe, Lynn, Joe and Tiffany: "We just wanted to let you know how proud we are of you and how much we love you. You're making an awful big sacrifice ... We are all praying for you and your fellow soldiers to be safe and return home soon."

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THE BEST HUSBAND AND DAD

Sgt. 1st Class Daniel Talley is a Desert Storm veteran, and a member of the Mississippi Army National Guard's 150th Combat Engineer Battalion at Key Field in Meridian. Here is a message from his wife, Debra, and their children, Sam and Anne Marie: "Thank you for serving our country. We love you and want you to know you are the greatest husband and dad around. We'll be praying and waiting every day for your return. As it says in Phillipians 4:19, 'My God shall supply all your needs according to His glorious riches in Christ Jesus.' We love you!"

Come home soon

Victoria Raines is a sophomore at Meridian High School. Her parents are Donnie and Debra Raines; she has a brother, Chris, and a sister, Brandy. Victoria's hobbies include running, soccer and reading — and she wants to be a lawyer.

I know they are in Heaven now.
Such perfect heroes must be.
They gave their lives to protect and keep me free.
How unselfish that was.
What I would not give to have them here.
A hero can be from anywhere.
I found one in the soldiers in Iraq.
How unselfish, giving and kind.
Who would someone do that?
So for all of the troops ...
Dead or alive ...
Thanks for all you have done.
You are all heroes in my eyes.
May God keep you safe and warm.
Love will send you home to those who need you.
Come home soon.

— Victoria Raines

Salute to big brother and baby brother

Melissa Mitchell submitted this "Bragging Rights" story about her brother, Michael Anthony Chaney of the Mississippi Army National Guard's 185th Aviation Group, Company G.

Michael and his wife, Sharon, live in Meridian and have two children, 16-year-old Jeffery and 7-year-old Jamie. He deployed to Iraq in January 2004, and was scheduled to return in early March — just days from now.

By Melissa Mitchell
special to The Star

This letter from home is in honor of my "baby brother" — and I hope he will be on his way home by the time it is published. "Baby brother" will actually turn 40 before he returns home.

His name is Michael Anthony Chaney, named after, I think, someone famous in the 60s, but we call him Mike. He is also referred to Michael, Michael Anthony, Brother and various and other sundry names that may or may not bear mentioning and depending on who is doing the calling!

Mike joined the Guard when he was 17 years old and went to boot camp at Fort Sill, Okla., between his junior and senior years of high school. In his late 20s, he gained full-time employment with the Army National Guard. He may have never seriously entertained the idea that in his late 30s he would be deployed to help defend the freedoms that we so casually enjoy.

Mike learned of his deployment in the fall of 2003. Sadly, during that same time, my older brother was diagnosed



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DEPARTURE

Michael Anthony Chaney, center, waits to board a plane bound for Iraq in January 2004. Waiting with him is his older brother, Larry, who has since passed away, and his mother, Charlotte Hayes.

with terminal cancer.

While I know Mike did not look forward to leaving his family, he never questioned the necessity of going and viewed the deployment as "just doing his job, doing what he had been trained for years to do."

On Jan. 6, 2004, Mike left for his tour of duty. His wife of 19 years, a 16-year-old son and a 7-year-old daughter all stood together and watched him leave. My "big brother" bald from treatments for his cancer, thin and freezing cold, stood and watched with us. Our hearts were heavier than any of us ever imagined. I know both my brothers had to be thinking, "Is this the last time I will ever see you here on this earth?"

Mike saluted his dying brother as we stood freezing on the tarmac and then we watched him fly away.

When Mike returned home for leave in July, we buried my older brother and then watched Mike get back on that plane and leave again.

"Just going to do his job, just doing what he was trained to do." And so, I salute both of my brothers. "Big brother" for battling cancer with courage, grace and fortitude and "baby brother" for battling war with the same skills. I love you both more than you will ever know.